

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Fannie Tharpe

Debtor(s)

Case No. 14-44140

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/01/2015.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,359.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$2,359.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$542.08
Court Costs	\$0.00
Trustee Expenses & Compensation	\$92.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$634.08

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HEALTHCARE ASSOC CREDIT UNION	Secured	13,657.10	NA	NA	1,611.52	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	198.69	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Secured	3,402.27	NA	NA	113.40	0.00
INTERNAL REVENUE SERVICE	Unsecured	8,900.89	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,630.88	NA	NA	0.00	0.00
LAKEWOOD FALLS PHASE #5 HOA	Unsecured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	8,500.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	NA	NA	0.00	0.00
WEBBANK FINGERHUT	Unsecured	443.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	1,350.00	NA	NA	0.00	0.00
AFNI	Unsecured	349.00	NA	NA	0.00	0.00
ANNA MARIE COLLEGE	Unsecured	7,500.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	45.00	NA	NA	0.00	0.00
CALVARY SPV	Unsecured	1,693.78	NA	NA	0.00	0.00
CAPITAL ONE CARSON	Unsecured	738.00	NA	NA	0.00	0.00
CITY OF CHICAGO	Unsecured	2,000.00	NA	NA	0.00	0.00
CITY OF JOLIET	Unsecured	400.00	NA	NA	0.00	0.00
CITY OF NAPERVILLE	Unsecured	300.00	NA	NA	0.00	0.00
COMED	Unsecured	475.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	182.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	176.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	91.00	NA	NA	0.00	0.00
DUPAGE PATHOLOGY ASSOC	Unsecured	208.00	NA	NA	0.00	0.00
EDGEWOOD CLINICAL SERVICES	Unsecured	1,350.00	NA	NA	0.00	0.00
FINGER HUT	Unsecured	434.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	290.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LIBERTY GROVE HOA	Unsecured	14,179.00	NA	NA	0.00	0.00
LAKEWOOD FALL PHASE #5 HOA	Unsecured	126.00	NA	NA	0.00	0.00
MERCANTILE ADJUSTMENT BUREAU	Unsecured	300.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1,313.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	802.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	235.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	163.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	67.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,500.00	NA	NA	0.00	0.00
OSI COLLECT	Unsecured	572.00	NA	NA	0.00	0.00
STELLAR RECOVERY	Unsecured	315.00	NA	NA	0.00	0.00
VISION FINANCIAL SERVICE	Unsecured	170.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	102,007.53	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$1,611.52	\$0.00
All Other Secured	\$0.00	\$113.40	\$0.00
TOTAL SECURED:	\$0.00	\$1,724.92	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$634.08</u>	
Disbursements to Creditors	<u>\$1,724.92</u>	
TOTAL DISBURSEMENTS :		<u>\$2,359.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/01/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.